## 1. John Wanamaker, The Four Cardinal Points of the Department Store, 1911

## FOUR CARDINAL POINTS By which we will hereafter steer our craft

FULL GUARANTEE ONE PRICE

CASH PAYMENT CASH RETURNED

## **Explanation and Elaboration of the New Plan**

FIRST POINT—"CASH"—Houses doing a credit business must provide for losses on bad debts, interest on long-standing accounts, capital locked up, etc. To bear such losses themselves would drive them out of business. Therefore a per cent, is added to the price of each article sold to cover this leakage, and eash buyers, whether they know it or not, really pay the bad debts and the interest on the long credits of the

Golden Book of the Wanamaker Stores, Jubilee Year, 1861–1911 ([Philadelphia]: John Wanamaker, 1911), pp. 152–154. This advertisement was originally published in 1874.

other customers. Under the cash payment system one pays only for what he gets, and contributes nothing to a "Sinking Fund."

By this radical change we shall lose some of our customers, no doubt, but we will gain ten where we lose one, the advantages being so great to all who can avail themselves of them. So we say CASH THROUGHOUT. Bring money for Clothing and we will supply it at prices possible under no other plan.

SECOND POINT—"ONE PRICE"—The fairness of this feature of our plan all will praise. It is simply treating all alike—exacting nothing from indisposition to bargain or ignorance, and, at the same time, conceding all that shrewdness on the shrewdest customer's part could possibly extort, because the "One Price" which we mark on our goods shall invariably be

Not the "First" Price, but the Last and Lowest Price. Not the "Top" Price, but the Very Bottom Price.

THIRD POINT—"FULL GUARANTEE"—A printed guarantee, bearing the signature of our firm will accompany each garment as a warrantee. This binds us in every sense, and will be honored as quickly as a good draft of the Government of the United States. This is a sample of the full guarantee, and tells its own story—

## Guarantee.

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WE HEREBY GUARANTEE-

First—That the prices of our goods shall be as low as the same quality of material and manufacture are sold anywhere in the United States.

Second—That prices are precisely the same to everybody for same quality, on same day of purchase.

Third—That the quality of goods is as represented on printed labels.

Fourth—That the full amount of cash paid will be refunded, if customers find the articles unsatisfactory, and return them unworn and uninjured within ten days of date of purchase.

FOURTH POINT—"CASH RETURNED"—This is simply a concession on our part to our customers, to secure them full confidence in dealing for goods they know very little about, and we thus prevent any occasion for dissatisfaction from any and every cause whatsoever. If the garment is not exactly what you thought, if your taste changes, if the "home folks" prefer another color or another shape, if you find you can buy the same material and style elsewhere for less money, if you conclude you don't need it after you get home, if the season changes suddenly and you wish you had not bought it, bring it back unworn and uninjured, and the full amount of money you paid will be returned on the spot. What more can we do for our customers than this, when we make our clothing so that they can draw the money value with it equally as well as with a check on the banks?

THE ADVANTAGES incident to a system having for its cardinal points these which we have now explained, are simply innumerable. Saving of time and temper, perfect security, absence of all huckstering, etc., etc.

But above all this, ...

All of these "By-ways" lead direct to CHEAPNESS; and this without lowering the quality or style of our celebrated make of MEN'S AND BOY'S CLOTHING.